

The Chambers of Honorable Martin Glenn  
US Bankruptcy Court for the Southern District of New York  
One Bowling Green  
Suite 534  
Courtroom 501  
New York, New York 10004 - 1400

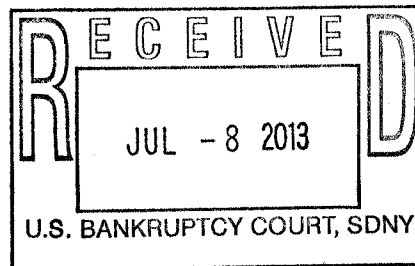
Dear Judge Glenn,

This is a response against expungement and disallowance of the record for Robert J. and Norma G. Green. In the case of The US Bankruptcy Court for the Southern District of New York Regarding the Residential Capital LLC, et al., Case Number 12-12020 (MG). Our claim number is 6282.

We refinance our home in 2003. The company that refinances us offered us to have 2<sup>nd</sup> loan which we believe would be a good backup. They had contacted Residential Capital and we used their services of GMAC then Homecomings in the sum of \$ 5000.00 but unknown it was a variable until we receive the first statement for paying back. We are not lawyers but life doesn't stop the law takes time and we are sorry that there was misunderstanding on the deadlines. We hope that you will not expungement and disallowance because of a mistake.

Our address is  
34890 Holly Avenue  
Yucaipa, CA 92399-6009

Respectfully,  
Mr. and Mrs. Robert J. Green



Mail Billing and Other Inquiries  
and Report Lost Checks to:

GMAC Mortgage  
PO Box 4622  
Waterloo IA 50704-4622

Doc 4184

File Inquiry Line  
Pg 2 of 2  
by GMAC Mortgage

ACCOUNT NUMBER

7391458924

CREDIT LIMIT

\$40,000.00

CREDIT AVAILABLE

\$0.00

STATEMENT CLOSING DATE DAYS IN CYCLE

07/31/12

Ma BEGINNING BALANCE

\$0.00

TOTAL PAYMENTS RECEIVED

\$0.00

TOTAL ADVANCES

\$0.00

TOTAL ADJUSTMENTS/CREDITS

\$0.00

CURRENT FEES/SPECIAL CHARGES

\$15.00

TOTAL FINANCE CHARGE

\$0.00

NEW BALANCE

\$15.00

04/16/10 11:00 3 0035127 20120801 HH08H110 GMHE-GM 1 OZ DOM HH08H10000 150647 GM



ROBERT GREEN  
NORMA GREEN  
34890 HOLLY AVENUE  
YUCAIPA CA 92399-6009



POSTING DATE	TRAN DATE	TRANSACTION DESCRIPTION	ADVANCE DESCRIPTION	CHECK #	TRAN AMOUNT	PRINCIPAL	FINANCE CHARGE	OTHER	OUTSTANDING BALANCE
07/31/12	07/31/12	Line Annual Maint			\$15.00	\$0.00	\$0.00	\$15.00	\$0.00

#### SPECIAL MESSAGES

!Attention Military Families! At GMAC Mortgage we are committed to doing what we can to support our customers in the military. If you or a member of your family are in the military and are experiencing a financial hardship, please contact us at 866-961-1412 or email us at Military.Families@gmam.com to discuss your situation and identify possible alternatives.

#### See Reverse Side For Important Information And State Specific Disclosures

##### FINANCE CHARGE CALCULATION / RATE HISTORY

DATE	CORRESPONDING ANNUAL PERCENTAGE RATE	DAILY RATE	NO. OF DAYS DAILY RATE IN EFFECT	DAILY EARNING BAL OUTSTANDING (BAL SUBJECT TO FINANCE CHARGE)	FINANCE CHARGE	TOTAL FINANCE CHARGE	ANNUAL PERCENTAGE RATE
FROM / TO							
			X	X	=		

**Method R. Payment Disclosure:** On or before each payment due date during the draw period, you agree to make a minimum payment. The minimum payment amount of any credit insurance premiums due and the greater of: 1% of the principal loan balance outstanding on your account, or \$100.00 or the amount of the accrued finance charges. During the repayment period, your minimum payment amount is the amount accrued finance charges and credit insurance premiums (if any) plus .8333% of the principal balance outstanding at the end of the draw period.

#### Finance Charge Disclosure: The Daily Rate may vary, if this is a variable rate account.

Finance charges begin to accrue immediately when we make a loan to you. To figure the finance charge for a billing cycle, we apply a daily periodic rate of finance charge to the "principal balance" of your loan account each day. To figure the "principal balance" for each day, we first take your loan account balance at the beginning of the day and subtract any unpaid finance charges and credit insurance premiums (if any) that are due. Next, we subtract the portion of any payments or credits received that day, which apply to the repayment of your loans. (A portion of each payment you make is applied to finance charges and credit insurance premiums, if any.) Then we add any new loans made that day. The final figure is the "principal balance".